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STATEMENT BY APPLICANT**

(Use as many sheets as necessary)

Complete if Known

Application Number 10/811,247

Filing Date March 26, 2004

First Named Inventor Woeber

Art Unit 3624

Examiner Name TBD

Attorney Docket Number 030683CIP

Sheet 1 of 1

NON PATENT LITERATURE DOCUMENTS

Examiner Initials*	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T ²
		Marion Williams, "Debt/Equity Hybrids Gain Favor For Raising Capital In Australia," Asian Wall Street Journal, New York, NY, Oct. 28, 1999, p.17.	
		John Downes, "Dictionary of Finance and Investment Terms," Barron's Educational Series, Inc., 1988 (pp. 140 and 481).	
		Anise C. Wallace, "New Investment Trust Combines Risk, Security," Houston Chronicle, Houston, TX, April 14, 1985, p.19.	

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